

Certificate Number: 14912-CAC-DE-036962790

Bankruptcy Case Number: 22-11299



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 7, 2022, at 6:20 o'clock PM EST, Kathleen Heffner completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: November 8, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor